

Collections Hearings Process Matrix

Region	Volume of Hearings	FTE	FTE/Hearings	Standard Cycle Time	Work Assignments	Required Skills	Auto/Manual Process	HQ Sign Off?	Contracted/Internal	Travel	Comments
Atlanta - AWG Hearings	1. 150-200/week 2. 1160-1250/month 3. 14-15,000/year (In-person approx 100, Telephone 7250 and 7650 written)	14 FTE's (just added 2 FTEs from LSB to review and approve PIC draft hearing decisions)/65 FTE's total in region	1 FTE / 1000-1071 hearings/year	1. Currently 60-90 days 2. Average – 55 days with assistance from PIC/PCA's (11,700 Completions so far this FY)	1. Usually 1 loan analyst (hearing official)/case. 2. For new employees, there will be the new employee and either a Senior Loan Analyst or the Branch Chief. 3. In-person hearings conducted by senior staff - all others distributed equally among staff. 4. Second or third requests will be directed to original employee to handle.	1. Knowledge of AWG, TOP Laws and Regulations, internal process and student loan program regulations re: repayment, default, hearings. 2. Familiarity w/legal terms/concepts re: student aid and debt. 3. Ability to analyze differing data and reach sound decisions, ability to negotiate, and writing skills. 4. No external certification in needed; Collections' "proficiency" training and certification in hearing procedures is required.	1. Manual: The process requires looking over the entire history of the loan to date and previous hearing records and comparing it to the regulations. 2. CSC/ASC: Microsoft Access (different databases) 3. SFSC: Microsoft Excel	1. No oversight by HQ unless there are system requirements or changes in the laws or procedures 2. Regional staff are the "department official" required by regulations to make a final determination on these disputes on ED's behalf. 3. Consult OGC for legal questions and on ED's draft of letters. 4. What types of issues does HQ and OGC get involved in and how often? (SFSC - less than 5% of cases) (ASC- HQ- sub-system issues 1-2 x Qtr. OGC - legal issues 1-2 x month)	Contracted: PCAs gather supporting documents. Prior to the hearing request being forwarded to Hearings Branch or PIC. On hardship hearing requests, if PCA can establish agreement with borrower for reasonable and affordable payments, hearing is cancelled. This is done at no cost to ED.	Limited; Training is conducted onsite at PIC annually	The law implement 20 USC 1095A(B) stipulates all hearings are performed within 60 days. Our current cycle time is 60-90 days which means we have kept some of the hearings from moving forward for more than the 60 days and had to stop the wage garnishment until the hearing was completed.
	High Volume: Phone calls in spring during tax refund season and in fall when its time to go back to school - if their FAFSA is rejected.			1. Statutory req. - 60 days. 2. Research min, mode, max time not currently tracked but estimate Min. = 4 hrs / Mode 4-8 hours / Max. 8-12 hrs. This does NOT include the waiting time for documents to be received, etc.					PIC prepares draft hearing decisions on written hearing requests which are reviewed and approved or disapproved by the Hearings staff. (6,000+ so far this FY)		Conduct weekly conference calls as needed
	Approximately 51% request written hearing & 49% request oral			1. Usually the first 31 days spent gathering information/documentation from borrower or other sources 2. Research requires 1-4 hours depending on level of difficulty. General questions - 20 minutes depending on legal complexity.					Internal: Hearings staff conduct oral (in-person and Telephone) hearings and issue final hearing decision. Also, they review and approve draft hearing decisions from PIC. Provide technical support to PIC by responding/resolving SFA issues/problems. (5500+ so far this FY)		
San Francisco - GA Appeals, ECMC & In-Person Hearings	75-100 school & 30-50 all other issues/month	6-8 FTE's in branch/52.5 FTE's in total region?	1 FTE / 187-250 hearings/year	1. Currently 30-60 days 2. Average 30 days					All functions are internal	Limited; typically processed in writing	
	1000 school & 500 all other issues/year			1. Statutory req. - 90 days 2. Research min, mode, max time required: 1-120 days - Mode 13 days							
	No periods of high/low volume			Non-Hearings work includes borrower questions, guaranty agency support and other SFSC work (e.g. Litigation.) Overall approx. 70% Hearings/30% other. Majority of time elapsed is waiting for borrower to document claims made (financial hardship, paid, etc.) Time working on case evenly divided between initial analysis/interaction with borrower and final determination/write up of decision.							

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Chicago - TOP Hearings	7,000-8,000 hearings requests/yr	17 FTE's in this branch/62 FTEs in the total region	1 FTE / 411-476 hearings/year	1. PIC completes hearings in about 8 days 2. Min: 4 hours; Mode: 8-16 hrs; Maximum: 5 days 3. Minimum assumes there is limited research involved and its a paper hearing 4. Maximum may mean getting the file, conducting an oral hearing, contacting other sources, etc.					PIC prepares draft hearing decisions on requests for written hearings for which are reviewed and approved or disapproved by the Hearings staff	Some travel involved in NY hearings – 2 staff members are sent to NYC for 2 weeks.	Stat. req. between Treasury and Education. We are working our procedures to certify accounts more often than once a year. I believe Adele Gabrielli (Collections-Washington) states it might be worked out next year
	New York - 20 hearing requests 2 years ago and 12 requests last year			SFA does 95% of hearings by the time they are certified (7600)					Internal - Review and approval of draft hearing decisions including oral hearings requests	Overview training conducted onsite at PIC for approx. 3 days/yr	
	Low season: Spend time clearing up accounts as well as conducting financial hardship reviews (Volume: 500-600 per season) High season: (Sept. - Oct.) – 90% of staff proficient in hearings process			Approximately 500 hearings are accomplished after certification date (December-January timeframe)					Provide technical support to PIC by responding/resolving SFA issues/problems. ED provides research analysis for PIC		